

In re:
Jeffrey C. Hogue
Tina L. Hogue
Debtors

Case No. 16-11569-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jun 04, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey C. Hogue, Tina L. Hogue, 403 Oak Grove Road, Reading, PA 19601-1038
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13717068	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13687315	Berks County Tax Claim Bureau, Berks County Services Center, 633 Court Street, Second Fl., Reading, PA 19601-4300
13957617	New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
13728781	+ Reading Baseball LP a/k/a Reading Fightin Phils, c/o Melissa E. Scott, Esquire, Fox Rothschild LLP, 747 Constitution Drive, Suite 100, Exton, PA 19341-1297
14352917	+ U.S. Bank National Association, not individually b, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 05 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2021 01:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 05 2021 01:13:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13708750	EDI: BMW.COM	Jun 05 2021 03:03:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
14587447	+ EDI: AISACG.COM	Jun 05 2021 03:03:00	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
13705875	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 05 2021 01:12:00	Citizens Bank of Pennsylvania, Charles M Koutsogiane, AVP, One Citizens Drive, Managed Assets, ROP3, Riverside, RI 02915
13773014	+ EDI: WFNNB.COM	Jun 05 2021 03:03:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14045161	+ Email/Text: dsgrdg@ptdprolog.net	Jun 05 2021 01:12:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Avenue, Reading, PA 19606-2711
13695652	+ EDI: DISCOVER.COM	Jun 05 2021 03:03:00	Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025
13687334	EDI: IRS.COM		

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		Jun 05 2021 03:03:00	Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346
13687336	EDI: PENNDEPTREV	Jun 05 2021 03:03:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
13687336	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2021 01:12:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
14265364	+ Email/Text: bncmail@w-legal.com	Jun 05 2021 01:13:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13758967	EDI: WFFC.COM	Jun 05 2021 03:03:00	Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
13741519	EDI: ECAST.COM	Jun 05 2021 03:03:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14265802	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
CHRISTOS A. KATSAOUNIS	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
DAVID S. GELLERT	on behalf of Debtor Jeffrey C. Hogue dsgrdg@ptdprolog.net
DAVID S. GELLERT	on behalf of Joint Debtor Tina L. Hogue dsgrdg@ptdprolog.net
JASON BRETT SCHWARTZ	on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com

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JILL MANUEL-COUGHILIN

on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirn.com

JOSHUA I. GOLDMAN

on behalf of Creditor Ditech Financial LLC Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor Ditech Financial LLC its successors and/or assigns bkgroup@kmlawgroup.com

LISA MARIE CIOTTI

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com

MATTEO SAMUEL WEINER

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS I. PULEO

on behalf of Creditor DITECH FINANCIAL LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

Information to identify the case:

Debtor 1	<u>Jeffrey C. Hogue</u>	Social Security number or ITIN	xxx-xx-6279
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tina L. Hogue</u>	Social Security number or ITIN	xxx-xx-5459
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-11569-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey C. Hogue

Tina L. Hogue

6/3/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.